Case 14-43120 Doc 1 Filed 12/02/14 Entered 12/02/14 10:04:09 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 43

United States Bankruptcy Court Northern District of Alabama, Eastern Division							Voluntar	y Petition	
Name of Debtor (if individual, enter Last, First, Middle Circumstate Last, First, Middle Circu	Name of Joint Debtor (Spouse) (Last, First, Middle):								
Simonelli, Tarquin, Lawrence All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):				Simonelli, Joanne, Elleni All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.I. (if more than one, state all): 347-50-0064	D. (ITIN) No./Co	mplete EIN				e. Sec. or Individua e all): 340-70-6		O. (ITIN) No./Co	omplete EIN
Street Address of Debtor (No. and Street, City, and St	ate):			Street Address	of Join	t Debtor (No. and	Street, City, ar	nd State):	
234 Kings Court				234 Kings C	ourt				
La Grange Park, IL		60526		La Grange Pa					60523
County of Residence or of the Principal Place of Busin Cook	ness:			County of Resi Cook	dence o	or of the Principal	Place of Busin	ess:	
Mailing Address of Debtor (if different from street add	dress):			Mailing Addres	ss of Jo	int Debtor (if diffe	erent from stree	t address):	
Location of Principal Assets of Business Debtor (if di	fferent from street	address above	<u> </u>						
Type of Debtor (Form of Organization)		(Check one						Code Under W (Check one b	
(Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,			ed in	Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding				
	Other						Nature of (Check of		
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organizatio under Title 26 of the United States Code (the Internal Revenue Code)			ion es	Debts are primarily consumer debts, defined in 11 U.S.C. business debts. § 101(8) as "incured by an individual primarily for a personal, family, or household purpose.				
Filing Fee (Check one box.)	·			Check one be) Y ·		11 Debtors		
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 1 Debtor's aggregate noncontingent liquidated debts (excluding insiders or affiliates) are less than \$2,490,925 (amount subject on 4/01/16 and every three years thereafter). Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of creditors, in accordance with 11 U.S.C. § 1126(b).					in 11 U.S.C. § 1 s (excluding de mount subject to the contract of the contract	101(51D) bts owned to o adjustment			
						THIS SPACE IS FOR COURT USE ONLY			
	00-	000-	5,001- 10,000	10,001 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to	500,001 \$1 0 \$1 to	,000,001 S	\$10,000 to \$50 million	0,001 \$50,00 to \$100 million)	\$100,000,001 to \$500 million	\$500,000,000 to \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to	500,001 \$1 \$1 to	,000,001 S	\$10,000 to \$50 million	0,001 \$50,00 to \$100 million)	\$100,000,001 to \$500 million	\$500,000,000 to \$1 billion	More than \$1 billion	

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Tarquin Simonelli & Joanne Simonelli					
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)						
Location Where Filed:	Case Number:	Date Filed:				
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more than on	e, attach additional sheet.)				
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).						
Exhibit A is attached and made a part of this petition.	X /S/ Joseph C. Michelotti	12/2/14 Date				
Does the debtor own or have possession of any property that poses or is alleged to pos Yes, and Exhibit C is attached and made a part of this petition. No	Exhibit C e a threat of imminent and identifiable harm	n to public health or safety?				
To be completed by every individual debtor. If a joint petition is filed, each spouse mu Exhibit D completed and signed by the debtor is attached and made a part of this If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this part of the	petition.).)				
_	arding the Debtor - Venue					
	ny applicable box.)					
☐ Debtor has been domiciled or has had a residence, principal place of busines preceding the date of this petition or for a longer part of such 180 days than		days immediately				
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or p	artnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of busin or has no principal place of business or assets in the United States but is a dethis District, or the interests of the parties will be served in regard to the relief	efendant in an action or proceeding [in a fec					
Certification by a Debtor Who R	esides as a Tenant of Residential Propert	y				
(Check all	applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residen	nce. (If box checked, complete the following	g.)				
(Name of landlord that obtained judgment)						
(Address of landlord)						
Debtor claims that under applicable nonbankruptcy law, there are circumstar entire monetary default that gave rise to the judgment for possession, after the						
☐ Debtor has included in this petition the deposit with the court of any rent that filing of the petition.	t would become due during the 30-day period	od after the				
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Tarquin Simonelli & Joanne Simonelli
Sign	natures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the
X /S/ Tarquin Simonelli Signature of Debtor X /S/ Joanne Simonelli Signature of Joint Debtor Telephone Number (If not represented by attorney) 12/2/14 Date	order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative) (Printed Name of Foreign Representative) Date
Signature of Attorney* X /S/ Joseph C. Michelotti Signature of Attorney Joseph C. Michelotti 5184760 Printed Name of Attorney for Debtor(s) Michelotti & Associates, Ltd. Firm Name 2625 Butterfield Road #138S Address Oak Brook, IL 60523 630-928-0100 Telephone Number	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or
12/2/14 Date * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address X Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result
Date	in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Northern District of Alabama, Eastern Division

In Re:	Tarquin Simonelli & Joanne Simonelli	Case No.	
_	Debtor	_	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☑ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requiremen so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor _/S/ Tarquin Simonelli
Date: _12/2/14

Northern District of Alabama, Eastern Division

In Re:	Tarquin Simonelli & Joanne Simonelli	Case No.	
	Debtor	(if known)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☑ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requiremen so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor/S/ Joanne Simonelli
Date: _12/2/14

Northern District of Alabama, Eastern Division

In Re:	Tarquin Simonelli & Joanne Simonelli	Case No.		
	Debtor		(if known)	
		Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	5	0.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		0.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
	TOTAL	15	0.00	\$0.00	

Northern District of Alabama, Eastern Division

In Re:	Tarquin Simonelli & Joanne Simonelli	Case No.		
	Debtor			(if known)
		Chapter		13
S	STATISTICAL SUMMARY OF CERTAIN I	LIABILITIES AND	RELATED DA	ATA (28 U.S.C. § 159)
•	are an individual debtor whose debts are primarily consumer deing a case under chapter 7, 11 or 13, you must report all informations		of the Bankruptcy Coo	de (11 U.S.C.
information h	Check this box if you are an individual debtor whose debts are nere.	NOT primarily consumer de	ebts. You are not requi	red to report any
This informa	ation is for statistical purposes only under 28 U.S.C. § 159.			
Summarize t	the following types of liabilities, as reported in the Schedule	s, and total them.		
Type of Li	ability	Amount		
Domestic Su	upport Obligations (from Schedule E)			
	dertain Other Debts Owed to Governmental Units dule E)(whether disputed or undisputed)			
	Death or Personal Injury While Debtor Was (from Schedule E)(whether disputedor undisputed)			
Student Loan	n Obligations (from Schedule F)			
	upport, Separation Agreement, and Divorce Decree Not Reported on Schedule E			
_	to Pension or Profit-Sharing, and Other Similar (from Schedule F)			
	TO	TAL		
State the fe	ollowing:			
Average Inco	ome (from Schedule I, Line 12)			
Average Exp	penses (from Schedule J, Line 22)	0.00		
	nthly Income (from Form 22A Line 12; OR, Form ; OR, Form 22C Line 20)	0.00		
State the fo	ollowing:			
1. Total from ANY" COL	n Schedule D, "UNSECURED PORTION, IF UMN			
2. Total from PRIORITY"	n Schedule E, "AMOUNT ENTITLED TO column.			
	n Schedule E, "AMOUNT NOT ENTITLED TO IF ANY" column.			
4. Total from	n Schedule F			
5. Total of no	on-priority unsecured debt (sum of 1, 3, and 4)		\$0.00	

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Debtor (if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
	•			

Total \$0.00

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Debtor (if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property". If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian," Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

"A.B., a minor child, by John Doe, guardian." Do not dis	sclose th	e child's name. See, 11 U.S.C. § 112 and Fed. R. Bank	r. P. 10	007(m).
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			

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Debtor	Debtor (if known)		f known)	
			Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured
Type of Property	None	Description and Location of Property	H	Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.	X			
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

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Debtor			(i	f known)
			Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured
Type of Property	None	Description and Location of Property	Hu	Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in real estate of a decendent, death benefit plan, life insurance policy, or trust.	X			

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Debtor			(if known)				
			Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured			
Type of Property	None	Description and Location of Property	Hr	Claim or Exemption			
21. Other contingent or unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights, and other intellectual property. Give particulars.	X						
23. Licenses, franchises, and other general intangibles. Give particulars.	X						
24. Customer lists or other compilations containing personally identifiable information provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X						
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X						
26. Boats, motors, and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						

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Debtor		intent rayeasevoi 45	(i	f known)
			lusband, Wife, Joint, r Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
Type of Property	None	Description and Location of Property	H	Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total		

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SCHEDULE	C C - PROPERTY CLA	IMED AS EXEMP	Г
Debtor claims the exemptions to which debtor is entitled under (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check i \$155,67	f debtor claims a homestead ex 5.*	emption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption

Tarquin Simonelli & Joanne Simo Document

Debtor (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value

of Collateral" also on the Summary of Schedules and, labeled "Unsecured Portion, if Any" on the Statistical					r deb	ts, r	eport the total from the co	lumn
Check this box if debtor has no creditor	rs h	olding	secured claims to report on this Sched	ule I	Э.			
Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number: Bank of America			234 Kings Ct La Grange Park, IL					
Вапк от Аттепса			VALUE \$ 440498.00					
Account Number:								
			VALUE \$					
Account Number:			γинен					
			VALUE \$					
			(Total		Subto is pa		\$0.00	\$0.00
			(Use only o	on la		-		
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In Re: Tarquin Simonelli & Joanne Simo **Quicument**

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Debtor (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entitires holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily conusmer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). **☐** Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extend provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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	Debto			(if known)
☐ C	ertain farmers and fisherme	1		
Claims	of certain farmers and fishermen,	up to \$6,150* per farmer of fishern	nan, against the debtor, as provided in 11 U.S.	C. § 507(a)(6).
□ De	eposits by individuals			
	of individuals up to \$2,775* deports of the order of the	* '	al of property or services for personal, family,	or household use,
☐ Ta	axes and Certain Other Debt	s Owed to Governmental Uni	ts	
Taxes, c	ustoms duties, and penalties owin	g to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)	0(8).
□ C	ommitments to Maintain the	Capital of an Insured Deposi	tory Institution	
Governo			Chrift Supervision, Comptroller of the Currency, s, to maintain the capital of an insured deposit	· ·
□ Cl	laims for Death or Personal	injury While Debtor Was Into	oxicated	
	for death or personal injury results a drug, or another substance. 11		rehicle or vessel while the debtor was intoxicat	ed from using
* Amou	nts are subject to adjustment on 0	4/01/16, and every three years then	eafter with respect to cases commenced on or	after the date of

adjustment.

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In Re:	Tarquin Simonelli	& Joanne S	Simo Pocument	Page 20 of 43		

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

			'J", or "C" in the column labeled "Husband, Wife, Joint, or				
			"Contingent". If the claim is unliquidated, place an "X" in uted". (You may need to place an "X" in more than one of t				
Report the total of all claims listed on this schedul	e in	the box	k labeled "Total" on the last sheet of the completed schedule marily consumer debts filing a case under chapter 7, report	. Re	port	this	total also on the
Check this box if debtor has no creditors holding	uns	ecured	nonpriority claims to report on this Schedule F.				
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number:							
Account Number:							
Account Number:							
Account Number:							
	1	1			Subt	otal	\$0.00
0 continuation sheets attached		(Re	(Use only on last page of the completed port also on Summary of Schedules and, if applicable, on the Summary of Certain Liabilities and Re	ne St	dule atist	ical	

Re: Tarquin Simonelli & Joanne Simo	ncument Page: 21 Nof 43
Debtor	(if known)
SCHEDULE G - EXEC	CUTORY CONTRACTS AND UNEXPIRED LEASES
interests. State nature of debtor's interest in contract, in lessee of a lease. Provide the names and complete mail a minor child is a party to one of the leases or contracts	nexpired leases of real or personal property. Include any timeshare e., "Purchaser", "Agent", etc. State whether debtor is the lessor or ing addresses of all other parties to each lease or contract described. If s, state the child's initials and the name and address of the child's parent , guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and
Check this box if debtor has no executory contracts or	unexpired leases.
	Description of Contract or Lease and Nature of Debtor's
Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Interest. State Whether Lease is for Nonresidential Real Property. State Contract Number of Any Government Contract
	1

Re: Tarquin Simonelli & Joanne Simo Cument	Page: 22\of 43
Debtor	(if known)
SCHEDULE	H - CODEBTORS
Provide the information requested concerning any person or entity, other debtor in the schedules of creditors. Include all guarantors and co-signers. I commonwealth,or territory (including Alaska, Arizona, California, Idaho, L Wisconsin) within the eight year period immediately preceding the commer former spouse who resides or resided with the debtor in the community pronondebtor spouse during the eight years immediately preceding the commer child's initials and the name and address of the child's parent or guardian, suchild's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).	If the debtor resides or resided in a community property state, ouisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or neement of the case, identify the name of the debtor's spouse and of any perty state, commonwealth, or territory. Include all names used by the neement of this case. If a minor child is a codebtor or a creditor, state the
Tame and Mailing Address of Codebtor	Name and Mailing Address of Creditor

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ill in this information to identif	y your case:				
ebtor 1 First	First	Last			
ebtor 2	Middle Name	Last Name			
pouse, if filing) First Name	Middle Name	Last Name			
nited States Bankruptcy Court for the	:		_		
ase numberknown)				Check if t	his is:
Kilowily				_ =	nended filing
					plement showing post-petition er 13 income as of the following date
fficial Form B 6I				MM / D	D/YYYY
chedule I: Yo	ur Income				12 <i>l</i> -
	e top of any additional pa				use. If more space is needed, attach (known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	/ed		Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation				_
Occupation may Include studen or homemaker, if it applies.					
	Employer's name				
	Employer's address				
		Number Street			Number Street
		City	State	e ZIP Code	City State ZIP Code
	How long employed the	ere?	-		
art 2: Give Details Abou	ıt Monthly Income				
Estimate monthly income as of spouse unless you are separate		m. If you have noth	ning to	report for any line, w	rite \$0 in the space. Include your non-fill
If you or your non-filing spouse below. If you need more space,			ormatio	on for all employers	or that person on the lines
				For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sa deductions). If not paid monthly			2.	\$	\$
Estimate and list monthly ov	ertime pav.		3.	+\$	+ \$

4.

4. Calculate gross income. Add line 2 + line 3.

0.00

0.00

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Debtor 1

First Name

					or Del	btor 1			ebtor 2 or iling spouse			
	Сор	y line 4 here	→ 4.	(\$	0.00		\$_	0.00			
5. L	.ist	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5a.	9	6			\$_				
	5b.	Mandatory contributions for retirement plans	5b.	5	\$							
	5c.	Voluntary contributions for retirement plans	5c.	5	\$			\$_				
	5d.	Required repayments of retirement fund loans	5d.	5	\$			\$_				
	5e.	Insurance	5e.	5	\$			\$_				
	5f.	Domestic support obligations	5f.	5	\$			\$_				
	5g.	Union dues	5g.	5	\$			\$_				
	5h.	Other deductions. Specify:	5h.	+ 9	S			+ \$_				
6.	Ad	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	9	ß			\$_				
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	B			\$_				
8.	List	all other income regularly received:										
	8a.	Net income from rental property and from operating a business, profession, or farm										
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	9	B			\$_				
	8b.	Interest and dividends	8b.	9	6			\$_				
	8c.	Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent									
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	5			\$_				
	8d.	Unemployment compensation	8d.	\$	5			\$_				
	8e.	Social Security	8e.	9				\$_				
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	9	B			\$_				
	80	Pension or retirement income	8g.	d	r			¢				
	Ū		_	٠,	P			_				
	8n.	Other monthly income. Specify:	8n.	+ 9	<u> </u>		г	+\$_		1		
9.	Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.				L	\$_]		
		sulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.		S		+	\$_		=	\$	
11.	Stat	e all other regular contributions to the expenses that you list in Sche	dule .	J.								
	othe	ude contributions from an unmarried partner, members of your household, er friends or relatives.	•									
		not include any amounts already included in lines 2-10 or amounts that are	not a	vaila	ble to p	oay exper	nses	listed		_		
	•	cify:								ı. +	\$ 	
		I the amount in the last column of line 10 to the amount in line 11. The e that amount on the Summary of Schedules and Statistical Summary of C									\$ 	
13	Do	you expect an increase or decrease within the year after you file this	form?	?							bined thly ind	come
		Yes. Explain:										

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Fill in this information to identify your case:	
Debtor 1	
First Name Middle Name Last Name	Check if this is:
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended filing
United States Bankruptcy Court for the:	A supplement showing post-petition chapter 13 expenses as of the following date:
Case number(If known)	MM / DD / YYYY
(II KIOWI)	A separate filing for Debtor 2 because Debtor 2
Official Form B 6J	maintains a separate household
Schedule J: Your Expenses	12/13
Be as complete and accurate as possible. If two married people are filing together, both information. If more space is needed, attach another sheet to this form. On the top of an (if known). Answer every question. Part 1: Describe Your Household	
1. Is this a joint case?	
☐ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?	
Yes. Debtor 2 must file a separate Schedule J.	
2. Do you have dependents? No Dependent's relati	ationship to Dependent's Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent Debtor 1 or Debtor 1	
Do not state the dependents'	No Yes
names.	No
	Yes
	No
	Yes
	No
	Yes
	No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	
Part 2: Estimate Your Ongoing Monthly Expenses	
Estimate your expenses as of your bankruptcy filing date unless you are using this form	m as a supplement in a Chapter 13 case to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental $Schedule\ J$, applicable date.	, check the box at the top of the form and fill in the
Include expenses paid for with non-cash government assistance if you know the value	
of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.	•••
 The rental or home ownership expenses for your residence. Include first mortgage pay any rent for the ground or lot. 	4. \$
If not included in line 4:	
4a. Real estate taxes	4a. \$
4b. Property, homeowner's, or renter's insurance	4b. \$
4c. Home maintenance, repair, and upkeep expenses	4c. \$
4d. Homeowner's association or condominium dues	4d. \$

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 Debtor 1
 First Name
 Middle Name
 Last Name

Case number (if known)

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$
6b. Water, sewer, garbage collection	6b.	\$
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$
6d. Other. Specify:	6d.	\$
7. Food and housekeeping supplies	7.	\$
8. Childcare and children's education costs	8.	\$
9. Clothing, laundry, and dry cleaning	9.	\$
10. Personal care products and services	10.	\$
11. Medical and dental expenses	11.	\$
12. Transportation. Include gas, maintenance, bus or train fare.		
Do not include car payments.	12.	\$
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14. Charitable contributions and religious donations	14.	\$
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a.	\$
15b. Health insurance	15b.	\$
15c. Vehicle insurance	15c.	\$
15d. Other insurance. Specify:	15d.	\$
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$
17b. Car payments for Vehicle 2	17b.	\$
17c. Other. Specify:	17c.	\$
17d. Other Specify:	17d.	\$
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$
19. Other payments you make to support others who do not live with you.		
Specify:	19.	\$
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	ome.	
20a. Mortgages on other property	20a.	\$
20b. Real estate taxes	20b.	\$
20c. Property, homeowner's, or renter's insurance	20c.	\$
20d. Maintenance, repair, and upkeep expenses	20d.	\$
20e. Homeowner's association or condominium dues	20e.	\$

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Debtor 1 First Name Middle Name Last Name	Case number (if known)	
21. Other . Specify:	21. + \$	
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	\$	00_
, , ,		
23. Calculate your monthly net income.23a. Copy line 12 (your combined monthly income) from So	chedule I. \$	00
23b. Copy your monthly expenses from line 22 above.	23b. – \$	00
23c. Subtract your monthly expenses from your monthly income.	come. \$	00
For example, do you expect to finish paying for your car loar mortgage payment to increase or decrease because of a mo	n within the year or do you expect your	

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In Re:

Debtor

(if known)

DECLARATION CONCERNING DEBTOR(S) SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

12/2/14	/S/ Tarquin Simonelli
Date	Signature of Debtor
12/2/14	/S/ Joanne Simonelli
Date	Signature of Joint Debtor
	* * * * * *
DECLARATION AND SIGNATURE	OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this doct 110(h), and 342(b); (3) if rules or guidelines have been promulgated chargeable by bankruptcy petition preparers, I have given the debtor	on preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for tument and the notices and information required under 11 U.S.C. §§ 110(b), d pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services or notice of the maximum amount before preparing any document for filing for a section; and (4) I will not accept any additional money or other property from
Printed or Typed Name and Title, if any, of Bankruptcy Petition Pr	eparer Social-Security No. (Required by 11 U.S.C. § 110.)
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who pronot an individual:	epared or assisted in preparing this document, unless te bankruptcy petition preparer is
* * *	signed sheets conforming to the appropriate Official Form for each person. ons of Title 11 and the Federal Rules of Bankruptcy Procedure may result in
	* * * * *
DECLARATION UNDER PENALTY OF PE	CRJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
	btor in this case, declare under penalty of perjury es, consisting of sheets (total shown on summary
 Date	Signature of Authorized Individual

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisionment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Desc Main

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FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

Northern District of Alabama, Eastern Division

In Re:	Tarquin Simonelli & Joanne Simonelli	Case No.		
Debtor			(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfer and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None", mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

None \boxtimes 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calender year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Source

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None

 \boxtimes

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Source

Amount

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

M

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on account of a domestic support obligation,] made within 90 days immediately preceding the commencement of this case. Indicate with an * any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Dates of Payments Amount Paid

Amount

Still Owing

None

 \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counselig agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

> Dates of Payments/ Transfers

Amount Paid or Value of Transfers

Amount Still Owing

Name and Address of Creditor

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None

c. All debtors: List all payment made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor

Date of Payment Amount Paid

Amount Still Owing

4. Suits and administrative proceedings, executions, garnishments and attachments

None

 \boxtimes

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number

Nature of Proceeding

Court or Agency and Location

Status or Disposition

None

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year immediately preceding the commence of the parties. (Market Bar for AB der chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

5. Repossessions, foreclosures and returns

None

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

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None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Date of Terms of Assignment of Assignee Assignment or Settlement

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address
of Custodian

Name and Location of Court
Case Title & Number

Date of Order

Description and
Value of Property

Date of Loss

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None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship to Description and or Organization Debtor, if any Date of Gift Value of Gift

8. Losses

None

 \boxtimes

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description of Circumstances and if

Description and Value
Description and Value
Description and Value
Description and Value
Description of Circumstances and, if
Loss was Covered in Whole or in Part
by Insurance, Give Particulars.

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and AddressDate of Payment, Name of
of PayeeAmount of Money or Description
and Value of Property

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None X

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferree,
Relationship to Debtor
Date
Describe Property Transferred
and Value Received

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device

Date(s) of Transfer(s)

Amount of Money or Description and Value of Property or Debtor's Interest in Property

11. Closed financial accounts

None

 \boxtimes

Name and Address

of Institution

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

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None \(\text{\text{List}} \) List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Name and Address of Bank or Other Depository

Names and Addresses of those with Access to Box or Depository

Description of Contents

Date of Transfer or Surrender, if any

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Setoff Amount of Setoff

14. Property held for another person

None \(\subseteq \text{List all property owned by another person that the debtor holds or controls.} \)

Name and Address of Owner

Description and Value of Property

Location of Property

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None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address Name Used Dates of Occupancy

16. Spouses and former spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

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17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law. None \bowtie a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law. Name and Address of Governmental Unit Site Name and Address Date of Notice Environmental Law b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release None \boxtimes of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. Name and Address of Governmental Unit Site Name and Address Date of Notice Environmental Law

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit

None

Docket Number

Status or Disposition

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18. Nature, location and name of business

None X

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a self-employed in a trade, profession, or other activity either full- or part-time within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this csae.

Name, Address, Last Four Digits of Soc. Sec. No. Complete EIN or Other Taxpayer I.D. No.

Nature of Business

Beginning and Ending Dates

None

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name Address

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[If completed by an individual or individual and spouse.]

fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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or a n
or a

Northern District of Alabama, Eastern Division

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which secured by property of the estate. Attach additional pages if necessary.) Property No. 1 Creditor's Name: Describe Property Securing Debt: Property will be (check one): Redeem the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Not claimed as exempt Property No. 2 (if necessary) Creditor's Name: Describe Property Securing Debt: Property will be (check one): Surrendered Retained	le:	Tarquin Simonelli & Joanne Simonelli		Case No.	
PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which secured by property of the estate. Attach additional pages if necessary.) Property No. 1 Creditor's Name: Describe Property Securing Debt: Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Property No. 2 (if necessary) Creditor's Name: Describe Property Securing Debt:		Debtor			(if known)
Creditor's Name: Describe Property Securing Debt: Property will be (check one): Surrendered		Debts secured by property of the est	tate. (Part	A must be fully comple	
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Not claimed as exempt Property No. 2 (if necessary) Creditor's Name: Describe Property Securing Debt:	Property N	No. 1			
Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Not claimed as exempt Property No. 2 (if necessary) Creditor's Name: Describe Property Securing Debt:	Creditor's	's Name:		Describe Property Sec	uring Debt:
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Not claimed as exempt Property No. 2 (if necessary) Creditor's Name: Describe Property Securing Debt:	Property w	will be (check one):			
Redeem the property Reaffirm the debt Other. Explain	Sur	rrendered	Ret	ained	
Creditor's Name: Describe Property Securing Debt: Property will be (check one):	Red Rea Oth	deem the property affirm the debt her. Explain is (check one):		•	using 11 U.S.C. § 522(f)).
Property will be (check one):	Property N	No. 2 (if necessary)			
	Creditor's	's Name:		Describe Property Sec	uring Debt:
			☐ Ret	l ained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt	Red	deem the property	t one):		
				(for example, avoid lier	using 11 U.S.C. § 522(f)).
Redeem the property Reaffirm the debt Other. Explain	Rea Otho	affirm the debt her. Explain is (check one):		·	using 11 U.S.C. § 522(f)).

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attached additional pages if necessary.)

	•	
Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
	nat the above indicates my intention as to a al property subject to an unexpired lease. X /S/ Tarquin Simonellii Signature of Debtor X /S/ Joanne Simonellii	
	Signature of Joint De	btor

(if known)

In Re:

Debtor

UNITED STATES BANKRUPTCY COURT

Northern District of Alabama, Eastern Division

STATEMENT Pursuant to Rule 2016(b)

debto be pai	ursuant to 11 U.S.C. § 329(a) ar(s) and that the compensation id to me, for services rendered ankruptcy case is as follows:	paid to me within one year	before	the filing of the petition	in bankruptcy, or agreed to
		have agreed to accept f this statement I have receive in this case paid	ved		\$ \$ \$ \$
2. TI	he source of the compensation Debtor(s)	paid to me was: Other (Specify:)			
3. TI	he source of the compensation Debtor(s)	to be paid to me is: Other (Specify:)			
4.	I have not agreed to share t members or associates of m	_	sation	with a person or persons	who are not
	I have agreed to share the a or associates of my law firm the compensation, is attached	n. A copy of the agreement,			
5. In	Analysis of the debtor(s) fit determining whether to file Preparation and filing of ar Representation of the debtor Negotiation of reaffirmation	nancial situation, and rende a petition in bankruptcy ur ny petition, schedules, stater or(s) at the meeting of credi	ring ad ider titl ments, tors.	vice to the debtor(s) in e 11 of the United States and plan which may be re	
6. B	y agreement with the debtor(s)	, the above-disclosed fee de	oes not	include the following se	rvices:
repres	I certify that the foregoing that the foregoing the debtor(s) in this	ng is a complete statement of		ICATION agreement or arrangemen	it for payment to me for
	12/2/14 Date		X	/S/ Joseph C. Michelotti Signature of Attorney	
	Daic			Digitature of Attorney	